

Docket No. AUS920010213US1

# **ABSTRACT OF THE DISCLOSURE**

## **METHOD AND APPARATUS FOR PROCESSING A CHECK WITHIN A FINANCIAL SYSTEM**

A method, apparatus, and computer implemented  
5 instructions for use in a network data processing system  
to process a check. A check image is received. Optical  
character recognition is performed on the check image to  
generate data. Check clearing processes is performed  
using the check image and the data. These processes are  
10 performed without using a physical check itself.